


# ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1  
Rev. 4/96

Insurer Name: Foremost Insurance Company Grand Rapids, Michigan  
NAIC Number: 212-11185  
Name of Advisory Organization Whose Filing You Are Referencing: not applicable  
Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser  
Reference Filing #: Proposed Effective Date: 1-1-06 new and renewal

Contact Person: Kaan K. Cidantli  
Signature:   
Telephone No: 616-956-3645

| (1)<br>LINE OF INSURANCE<br>By Coverage   | (2)<br>Indicated<br>% Rate<br>Level Change | (3)<br>Requested<br>% Rate<br>Level Change | FOR LOSS COSTS ONLY           |  |  |   |   |
|---|--|--|-------------------------------|--|--|---|---|
|   |  |  | (4)<br>Expected<br>Loss Ratio | (5)<br>Loss Cost<br>Modification<br>Factor | (6)<br>Selected<br>Loss Cost<br>Multiplier | (7)<br>Expense<br>Constant<br>(If Applicable) | (8)<br>Co. Current<br>Loss Cost<br>Multiplier |
| Basics Dwelling and Homeowners<br>- Territory Modifications<br>* - Coverage A - Dwelling: - Base Rates<br>- Vacant Rates<br>- Premium Modifier - Owner Occupied Dwelling<br>- Two Family Dwelling | +9.9%                                      | -0.01%<br>+1.5%<br>-0.2%<br>-1.0%          |                               | N/A  | N/A  | N/A   | N/A   |
| <b>TOTAL OVERALL EFFECT</b>   | +9.9%                                      | +0.8%                                      |                               | N/A  | N/A  | N/A   | N/A   |

N Apply Lost Cost Factors to Future Filings? (Y or N)  
+0.8% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

| 5 Year History |              |                                    |                            |                          | Selected Provisions    |                           |                             |       |  |
|----------------|--------------|------------------------------------|----------------------------|--------------------------|------------------------|---------------------------|-----------------------------|-------|--|
| Year           | Policy Count | Rate Change History<br>% Eff. Date | AR Earned<br>Premium (000) | Incurred<br>Losses (000) | Arkansas<br>Loss Ratio | Countrywide<br>Loss Ratio | A. Total Production Expense |       |  |
| 2000           | 517          |                                    | 251.3                      | 230.5                    | 92%                    | 65%                       | B. General Expense          | 14.7  |  |
| 2001           | 798          | +8.5*                              | 359.9                      | 199.6                    | 55%                    | 64%                       | C. Taxes, License & Fees    | 18.0  |  |
| 2002           | 1,521        | +12.6                              | 707.3                      | 369.3                    | 52%                    | 53%                       | D. Underwriting Profit &    | 3.51  |  |
| 2003           | 2,389        |                                    | 1,476.9                    | 639.3                    | 43%                    | 44%                       | E. Other (explain)          | 5.0   |  |
| 2004           | 2,998        | +9.9%                              | 2,237.8                    | 577.9                    | 26%                    | 40%                       | F. TOTAL                    | 41.21 |  |

\* No changes for Homeowners.

NOV 21 2005

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PROPERTY AND CASUALTY  
INSURANCE DEPT.